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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Attorney Docket No. 051874-0112

Applicant: William D. MEADOW et al
Title: CHECK BASED ONLINE PAYMENT AND VERIFICATION
SYSTEM AND METHOD
Application No.: 09/976,056
Filing Date: October 15, 2001
Examiner: Winter, John M.
Art Unit: 3621

AMENDMENT AND REPLY UNDER 37 C.F.R. 1.111

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed September 22, 2004, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks/Arguments begin on page 5 of this document.

Please amend the application as follows: